

IN THE CLAIMS

1. A method for permitting a company to sell UPA's, said method comprising:

5 transferring UPA's from said company to a second party in return for a cash and/or asset payment;

 said company obligating itself to earn a variable number of consumption points over an agreed to
10 consumption period by making future purchases of assets, each purchase having a number of consumption points associated therewith.

 2. The method according to claim 1, wherein said company makes future purchases of said assets during said
15 consumption period so as to at least partially satisfy said obligation.

 3. The method according to claim 1, wherein said number of consumption points is known to said company before said company makes said purchases.

 4. The method according to claim 1, wherein said

number consumption points to be earned varies as a function of an interest rate.

5. The method according to claim 1, further comprising periodically applying said interest rate.

6. The method according to claim 4, wherein said interest rate varies over said consumption period.

7. The method according to claim 6, wherein said interest rate increases over said consumption period.

8. The method according to claim 7, wherein said consumption period is divided into a plurality of sub-periods, said interest rate being constant within any given sub-period but varying from sub-period to sub-
5 period.

9. The method according to claim 1, wherein said future purchases are made from said second party.

10. The method according to claim 1, wherein said future purchases are made from a third party.

11. The method according to claim 1, wherein some of said future purchases are made from said second party and other of said future purchases are made from a third party.

12. The method according to claim 9, wherein said second party is a trading house which sells a limited number of categories of assets.

13. The method according to claim 12, wherein said company and said trading house agree to limits on the price at which said trading house can offer to sell said assets to said company.

14. The method according to claim 13, wherein said limits are related to the amount of money said company would have to pay if it purchased said assets independently of said trading house.

15. The method according to claim 14, wherein said limits are set at the beginning of said consumption period but are periodically changed during said consumption period.

16. The method according to claim 15, wherein said limits are changed upon receipt of proof from said company of its ability to purchase one or more of said assets independently of said trading house at prices
5 different than those originally agreed to.

17. The method according to claim 13, wherein said trading house sets the number of points associated with said sale of each said asset.

18. The method according to claim 17, wherein said trading house and said company agree to minimum limits on the number of points it will offer to award the company in connection with each said sale of each said asset.

19. The method according to claim 18, wherein said minimum limits are expressed as a percentage of the price for each asset offered for sale to said company by said trading house.

20. The method according to claim 19, wherein said minimum limits are calculated as a function of the average percentage of the price for each asset offered for sale to said company by said trading house.

21. The method according to claim 20, wherein said minimum limits are expressed in terms of a respective minimum limit for each said category of assets offered for sale to said company by said trading house.

22. The method according to claim 1, wherein said company makes cash payments during said consumption period, but prior to the end of said consumption period, to partially satisfy said obligation.

23. The method according to claim 13, wherein

insurance is obtained to protect said company in the
event said trading house fails to meet its obligation to
offer said assets to said company at said agreed to
5 price.

24. The method according to claim 18, wherein
insurance is obtained to protect said company in the
event that said trading house fails to meet its
obligation to offer at least said minimum number of
5 points in connection with said sale of each said asset.

25. The method according to claim 1, further
including providing an incentive to said company to
fulfill its obligation to earn consumption points prior
to the end of said consumption period.

26. A method for permitting a company to sell UPA's,
said method comprising:

transferring UPA's from said company to a second

5 party in return for a cash payment from a financial
institution;

said company obligating itself to earn a
variablenumber of consumption points over an agreed to
10 consumption period by making future purchases of assets,
each purchase having a number of consumption points
associated therewith;

said financial institution receiving a percentage of
15 each purchase of said assets during said consumption
period.

27. The method according to claim 26, wherein said
company makes future purchases of said assets during said
consumption period so as to at least partially satisfy
20 said obligation.

28. The method according to claim 26, wherein said
number of consumption points is known to said company
before said company makes said purchases.

29. The method according to claim 26, wherein said number of consumption points to be earned varies as a function of an interest rate.

30. The method according to claim 29, further comprising periodically applying said interest rate.

31. The method according to claim 29, wherein said interest rate varies over said consumption period.

32. The method according to claim 31, wherein said interest rate increases over said consumption period.

33. The method according to claim 32, wherein said consumption period is divided into a plurality of sub-periods, the interest rate being constant within any given sub-period but increasing from sub-period to sub-
5 period.

34. The method according to claim 26, wherein said future purchases are made from said second party.

35. The method according to claim 26, wherein said future purchases are made from a third party.

36. The method according to claim 26, wherein some of said future purchases are made from said second party and other of said future purchases are made from a third party.

37. The method according to claim 34, wherein said second party is a trading house which sells a limited number of categories of assets.

38. The method according to claim 37, wherein said company and said trading house agree to limits on the price at which said trading house can offer to sell said assets to said company.

39. The method according to claim 38, wherein said limits are related to the amount of money said company would have to pay if it purchased said assets

independently of said trading house.

40. The method according to claim 39, wherein said limits are set at the beginning of said consumption period but are periodically changed during said consumption period.

41. The method according to claim 40, wherein said limits are changed upon receipt of proof from said company of its ability to purchase one or more of said assets independently of said trading house at prices
5 different than those originally agreed to.

42. The method according to claim 38, wherein said trading house sets the number of points associated with said sale of each said asset.

43. The method according to claim 42, wherein said trading house and said company agree to minimum limits on the number of points it will offer to award the company in connection with each said sale of each said asset.

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44. The method according to claim 43, wherein said minimum limits are expressed as a percentage of the price for each asset offered for sale to said company by said trading house.

45. The method according to claim 44, wherein said minimum limits are calculated as a function of the average percentage of the price for each asset offered for sale to said company by said trading house.

46. The method according to claim 45, wherein said minimum limits are expressed in terms of a respective minimum limit for each said category of assets offered for sale to said company by said trading house.

47. The method according to claim 26, wherein said company makes cash payments during said consumption period, but prior to the end of said consumption period, to partially satisfy said obligation.

48. The method according to claim 38, wherein insurance is obtained to protect said company in the event said trading house fails to meet its obligation to offer said assets to said company at said agreed to
5 price.

49. The method according to claim 42, wherein insurance is obtained to protect said company in the event that said trading house fails to meet its obligation to offer at least said minimum number of
5 points in connection with said sale of each said asset.

50. The method of claim 37, wherein said company purchases said assets from said trading house and makes a payment to said trading house for each such purchase equal to a selling price for said assets and said company
5 pays a portion of said selling price, corresponding to the number of consumption points awarded for said purchase, to said financial institution.

51. The method of claim 37, wherein said company

purchases said assets from said trading house and makes a partial payment of a selling price of said assets to said financial institution and a partial payment of said
5 selling price of said assets to said financial institution, said partial payment to said financial institution corresponding to said number of consumption points awarded for said purchase, said partial payment to said trading house corresponding to the remainder of said
10 selling price.

52. The method of claim 37, wherein said company purchases said assets from said trading house and makes a payment to a third party for each such purchase, said payment being equal to a selling price for said assets,
5 said third party paying a portion of said selling price, corresponding to said number of consumption points awarded for said purchase, to said financial institution and paying the remainder of said payment to said trading house.

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53. The method of claim 26, further including

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providing said company with an incentive to fulfill its obligation to earn consumption points prior to the end of said consumption period.

54. An electronic marketplace enabling companies to enter into deals for the sale of their UPA's, each deal involving at least a company and a UPA buyer and including the sale of UPA's by said company to said UPA
5 buyer, a cash and/or asset payment to said company and an obligation on the part of said company to purchase future assets to fulfill an agreed to consumption point obligation, said system comprising:

10 a marketplace administration system connected to a communication network;

a plurality of user terminals connected to said communication network whereby a plurality of companies
15 and one or more UPA buyers can communicate with said marketplace administration system over said communication network;

said marketplace administration system presenting a
20 plurality of trading sites to at least some users of said
user terminals, said user sites including:

one or more UPA trading sites at which said companies
can offer to sell their UPA's to one or more of said
25 UPA buyers, whereby deals can be entered into between
said companies and said UPA buyers and relevant
parameters of said deals can be entered into said
market administration system; and

30 one or more sales sites at which said companies can
purchase said assets, said sales sites providing an
indication of both the price of each said asset and
the number of consumption points to be awarded upon
the purchase of each said asset;

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said marketplace administration system keeping track
of said deals and said outstanding balance of consumption
points for each said deal.

55. The electronic marketplace according to claim
54, wherein a deal is entered into between a first of
said companies and a first of said UPA buyers and wherein
said one of said first company earns consumption points
5 by purchasing assets from said first UPA buyer.

56. The electronic marketplace according to claim
55, wherein said user sites further include one or more
sales sites at which UPA's purchased by one or more UPA
buyers can be resold to third parties.

57. The electronic marketplace according to claim
56, wherein at least one of said UPA sales sites offers
UPA's purchased by more than one of said UPA buyers.

58. The electronic marketplace according to claim
56, wherein said UPA's are sold on at least one of said
UPA sales sites using an auction system.

59. The electronic marketplace according to claim

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56, wherein certain potential purchasers of said UPA's are restricted from purchasing said UPA's.

60. The electronic marketplace according to claim 59, wherein said restrictions are based on the specific identity of said potential purchasers of said UPA's.

61. The electronic marketplace according to claim 59, wherein said restrictions are based upon a class of potential purchasers of said UPA's.

62. The electronic marketplace according to claim 59, wherein said restriction is based upon the geographic location of a potential purchaser of said UPA's.

63. The electronic marketplace according to claim 56, wherein said marketplace administration system stores financial information concerning each said company.

64. The electronic marketplace according to claim 54, wherein said companies can purchase assets from both

said UPA buyer and from third parties on said one or more sales sites.

65. The electronic marketplace according to claim 64, wherein, for each said deal, said outstanding balance of consumption points is determined as a function of a number of consumption points earned by said company which
5 is a party to said deal and a periodically charged interest rate.

66. The electronic trading system according to claim 54, wherein, for at least one of said deals, said party to said deal obligates itself to earn a variable number of consumption points over an agreed to consumption
5 period by making future purchases of said assets, the number of consumption points to be earned varying as a function of a periodically applied interest rate.

67. The method according to claim 66, wherein said periodically applied interest rate varies over said consumption period.

68. The electronic marketplace according to claim 66, wherein said periodically applied interest rate increases over said consumption period.

69. The electronic marketplace according to claim 68, wherein said consumption period is divided into a plurality of sub-periods, the interest rate being constant within any given sub-period but increasing from sub-period to sub-period.

70. The electronic marketplace according to claim 54, wherein said UPA buyer is a trading house which sells a limited number of categories of assets.

71. The electronic marketplace according to claim 70, wherein, as part of at least one said deal, said company and said trading house agree to limits on the price at which said trading house can offer to sell said assets to said company.

72. The electronic marketplace according to claim 71, wherein said limits are related to the amount of money said company would have to pay if it purchased said assets independently of said trading house.

73. The electronic marketplace according to claim 72, wherein said limits are set at the beginning of said consumption period for said deal but are periodically changed during said consumption period.

74. The electronic marketplace according to claim 73, wherein said limits are changed upon receipt of proof from said company of its ability to purchase one or more of said assets independently of said trading house at
5 prices different than those originally agreed to.

75. The electronic marketplace according to claim 70, wherein, as part of at least one of said deals, said trading house sets the number of points associated with each future sale of each said asset.

76. The electronic marketplace according to claim
75, wherein said trading house and said company agree to
minimum limits on the number of points it will offer to
award the company in connection with each said sale of
5 each said asset.

77. The electronic marketplace according to claim
76, wherein said minimum limits are expressed as a
percentage of the price for each asset offered for sale
to said company by said trading house.

78. The electronic marketplace according to claim
77, wherein said minimum limits are calculated as a
function of an average percentage of the price for each
asset offered for sale to said company by said trading
5 house.

79. The electronic marketplace according to claim
78, wherein said minimum limits are expressed in terms of
a respective minimum limit for each said category of
assets offered for sale to said company by said trading

5 house.

80. The electronic marketplace according to claim
54, wherein, with respect to at least one said deal, said
company makes a cash payment during said consumption
period, but prior to the end of said consumption period,
5 to partially satisfy said obligation.

81. The electronic marketplace according to claim
71, wherein insurance is obtained to protect said company
in the event said trading house fails to meet its
obligation to offer said assets to said company at prices
5 which fall within said agreed to limits.

82. The electronic marketplace according to claim
76, wherein insurance is obtained to protect said company
in the event that said trading house fails to meet its
obligation to offer at least said minimum number of
5 points in connection with said sale of each said asset.

83. The electronic marketplace according to claim

54, wherein said communication network is a world wide communication network.

84. The electronic marketplace according to claim 54, wherein said communication network is the Internet.

85. An electronic marketplace enabling companies to
5 enter into deals with at least UPA buyers and financial
institutions for the sale of their UPA's, each deal
including the sale of UPA's by said company, a cash
and/or asset payment to said company and an obligation on
the part of said company to purchase future assets to
10 fulfill an agreed to consumption point obligation, said
system comprising:

a marketplace administration system connected to a
communication network;

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a plurality of user terminals connected to said
communication network whereby a plurality of companies
and one or more UPA buyers can communicate with said

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marketplace administration system over said communication
20 network;

said marketplace administration system presenting a
plurality of trading sites to at least some users of said
user terminals, said user sites including:

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one or more UPA trading sites accessible to said
companies, said financial institution and said UPA
buyers and at which said companies can offer to sell
their UPA's to one or more of said UPA buyers, the
30 deal being financed by said financial institution,
whereby deals can be entered into between said
companies, said financial institution and said UPA
buyers and relevant parameters of said deals can be
entered into said market administration system; and
35 one or more sales sites at which said companies can
purchase said assets, said sales sites providing an
indication of both the price of each said asset and
the number of consumption points to be awarded upon
the purchase of each said asset;

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said marketplace administration system keeping track of said deals and said outstanding balance of consumption points for each said deal.

86. The electronic marketplace according to claim 85, wherein a deal is entered into between a first said company, a first said UPA buyer and said financial institution and wherein said first company earns
5 consumption points by purchasing assets from said first UPA buyer, and makes a payment for such assets, part of said payment going to said financial institution, part of said payment going to said UPA buyer.

87. The electronic marketplace according to claim 86, wherein said user sites further include one or more sales sites at which UPA's purchased by one or more of said UPA buyers can be resold to third parties.

88. The electronic marketplace according to claim 87, wherein at least one of said UPA sales sites offers

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UPA's purchased by more than one of said UPA buyers.

89. The electronic marketplace according to claim 87, wherein said UPA's are sold on at least one of said UPA sales sites using an auction system.

90. The electronic marketplace according to claim 87, wherein certain potential purchasers of said UPA's are restricted from purchasing said UPA's.

91. The electronic marketplace according to claim 90, wherein said restrictions are based on the specific identity of said potential purchasers of said UPA's.

92. The electronic marketplace according to claim 90, wherein said restrictions are based upon a class of potential purchasers of said UPA's.

93. The electronic marketplace according to claim 90, wherein said restriction is based upon the geographic location of a potential purchaser of said UPA's.

94. The electronic marketplace according to claim 85, wherein said marketplace administration system stores financial information concerning each said company.

95. The electronic marketplace according to claim 85, wherein said companies can purchase assets from both said UPA buyer and from third parties on said one or more sales sites.

96. The electronic marketplace according to claim 85, wherein, for each said deal, said outstanding balance of consumption points is determined as a function of the number of consumption points earned by said company which
5 is a party to said deal and a periodically charged interest rate.

97. The electronic trading system according to claim 85, wherein, for at least one of said deals, said party to said deal obligates itself to earn a variable number of consumption points over an agreed to consumption

- 5 period by making future purchases of said assets, the number of consumption points to be earned varying as a function of a periodically applied interest rate.

98. The method according to claim 97, wherein said periodically applied interest rate varies over said consumption period for such deal.

99. The electronic marketplace according to claim 98, wherein said periodically applied interest rate increases over said consumption period.

100. The electronic marketplace according to claim 99, wherein said consumption period is divided into a plurality of sub-periods, said interest rate being constant within any given sub-period but increasing from
5 sub-period to sub-period.

101. The electronic marketplace according to claim 85, wherein said UPA buyer is a trading house which sells a limited number of categories of assets.

102. The electronic marketplace according to claim
101, wherein, as part of at least one said deal, said
company and said trading house agree to limits on the
price at which said trading house can offer to sell said
5 assets to said company.

103. The electronic marketplace according to claim
102, wherein said limits are related to the amount of
money said company would have to pay if it purchased said
assets independently of said trading house.

104. The electronic marketplace according to claim
103, wherein said limits are set at the beginning of said
consumption period for said deal but are periodically
changed during said consumption period.

105. The electronic marketplace according to claim
104, wherein said limits are changed upon receipt of
proof from said company of its ability to purchase one or
more of said assets independently of said trading house

5 at prices different than those originally agreed to.

106. The electronic marketplace according to claim 101, wherein, as part of at least one of said deals, said trading house sets the number of points associated with said sale of each said asset.

107. The electronic marketplace according to claim 106, wherein said trading house and said company agree to minimum limits on the number of points it will offer to award the company in connection with each said sale of
5 each said asset.

108. The electronic marketplace according to claim 107, wherein said minimum limits are expressed as a percentage of the price for each asset offered for sale to said company by said trading house.

109. The electronic marketplace according to claim 108, wherein said minimum limits are calculated as a function of an average percentage of the price for each

asset offered for sale to said company by said trading
5 house.

110. The electronic marketplace according to claim
109, wherein said minimum limits are expressed in terms
of a respective minimum limit for each said category of
assets offered for sale to said company by said trading
5 house.

111. The electronic marketplace according to claim
85, wherein, with respect to at least one said deal, said
company makes a cash payment during said consumption
period, but prior to the end of said consumption period,
5 to partially satisfy said obligation.

112. The electronic marketplace according to claim
102, wherein insurance is obtained to protect said
company in the event said trading house fails to meet its
obligation to offer said assets to said company at prices
5 which fall within said limits.

113. The electronic marketplace according to claim 107, wherein insurance is obtained to protect said company in the event that said trading house fails to meet its obligation to offer at least said minimum number
5 of points in connection with said sale of each said asset.

114. A method for permitting a company to sell UPA's, said method comprising:

transferring UPA's from said company to a second
5 party in return for a cash and/or asset payment;

said company obligating itself to make future purchases of assets, wherein the amount of future purchases is variable.

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115. The method according to claim 114 wherein said company earns a number of consumption points by making said future purchases.

116. The method according to claim 114, wherein said company agrees to make said future purchases over an agreed to consumption period.

117. The method according to claim 115, wherein said number of consumption points is known to said company before said company makes said purchases.